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Raymond A. Joao

RJ470

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/045,080

FILED : JANUARY 15, 2002

FOR : APPARATUS AND METHOD FOR PROVIDING TRANSACTION HISTORY INFORMATION, ACCOUNT HISTORY INFORMATION, AND/OR CHARGE-BACK INFORMATION

EXAMINER : A. RUDY

GROUP : 3687

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A. Rudy
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RESPONSE TO OFFICE ACTION AND REQUEST FOR RECONSIDERATION

Sir:

This is a Response To Office Action And Request For Reconsideration in response to the Office Action, mailed May 5, 2008, wherein the Examiner rejected Claims 43-54 and 57-61